

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Arnissa Lachell Holloway, Debtor**

**Case No. 22-51170-KMS  
CHAPTER 13**

**NOTICE**

The above referenced debtor has filed papers with the court to allow payment arrearage. **Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the court to amortize the payments, or if you want the court to consider your views on the Motion, then on or before 30 days, you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk  
U.S. Bankruptcy Court  
Dan M. Russell, Jr. United States Courthouse  
2012 15th St., Ste. 244  
Gulfport, MS 39501

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date state above.

You must also mail a copy to the debtors' attorney:

The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief, which shall sustain this Motion to Allow Payment Arrearage.

Date: April 15, 2025

Signature:

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)

Jennifer Ann Curry Calvillo (MSBN 104367)

The Rollins Law Firm, PLLC

P.O Box 13767

Jackson, MS 39236

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Arnissa Lachell Holloway, Debtor**

**Case No. 22-51170  
CHAPTER 13**

**MOTION TO ALLOW PAYMENT ARREARAGE**

COMES NOW, Debtor, by and through counsel, and moves this Court to amortize their past due Chapter 13 plan payments, and in support thereof, would show the Court as follows:

1. Debtor filed a voluntary petition for relief under Chapter 13 of the Bankruptcy Code.
2. Debtor fell behind on her payments.
3. Debtor is requesting this Honorable Court to amortize the past due plan payments over the life of the plan, including any ongoing mortgage payments being paid through the plan.
4. Debtor is requesting that their Chapter 13 plan payments be increased as necessary to compensate for the lost plan payments with ongoing payments to resume in May 2025.

WHEREFORE, Debtor prays for an Order granting the above requested relief and any additional relief as may be just and proper.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr. (MS Bar No. 103469)  
Jennifer Ann Curry Calvillo (MS Bar No. 104367)  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
601-500-5533

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., do hereby certify that a true and correct copy of the above and foregoing Notice and Motion to Allow Payment Arrearage was forwarded on April 16, 2025, to:

By Electronic CM/ECF Notice:

Chapter 13 Case Trustee

U.S. Trustee

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr.

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

ARNISSA LACHELL HOLLOWAY

CASE NO: 22-51170

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 13

On 4/16/2025, I did cause a copy of the following documents, described below,  
Notice and Motion to Allow Payment Arrearages

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 4/16/2025

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr.

The Rollins Law Firm  
702 West Pine St  
Hattiesburg, MS 39401  
601 500 5533  
trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

ARNISSA LACHELL HOLLOWAY

CASE NO: 22-51170

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 13

On 4/16/2025, a copy of the following documents, described below,  
Notice and Motion to Allow Payment Arrearages

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 4/16/2025



Miles Wood  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Thomas C. Rollins, Jr.  
The Rollins Law Firm  
702 West Pine St  
Hattiesburg, MS 39401

## USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

## CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
NCRS ADDRESS DOWNLOAD  
CASE 22-51170  
SOUTHERN DISTRICT OF MISSISSIPPI  
TUE APR 15 15-10-33 PST 2025

COMMUNITY BANK  
CO ROBERT ALAN BYRD  
PO BOX 1939  
BILOXI MS 39533-1939

COMMUNITY BANK OF MISSISSIPPI  
CO ROBERT ALAN BYRD  
PO BOX 1939  
BILOXI MS 39533-1939

~~EXCLUDE~~

FIRST HERITAGE CO HEIGHTS FINANCE  
HOLDING C  
PO BOX 1947  
GREENVILLE SC 29602-1947

~~US BANKRUPTCY COURT  
DAN M RUSSELL JR US COURTHOUSE  
2012 15TH STREET SUITE 244  
GULFPORT MS 39501 2036~~

1ST FRANKLIN FINANCIAL  
6335 US HWY 49  
SUITE 20  
HATTIESBURG MS 39401

1ST FRANKLIN FINANCIAL CORPORATION  
ATTN ADMINISTRATIVE SERVICES  
PO BOX 880  
TOCCOA GA 30577-0880

1ST HERTGE CREDIT  
903 ROBINSON ST  
WAYNESBORO MS 39367-2455

(P)STATE OF ALABAMA DEPARTMENT OF  
REVENUE  
P O BOX 320001  
MONTGOMERY AL 36132-0001

AFFIRM INC  
PO BOX 720  
SAN FRANCISCO CA 94104-0720

## USPS CHANGE

ARTHUR E WOOD MEDICAL CLINIC  
951 MATTHEW DR STE D  
WAYNESBORO MS 39367-2566

ASHLEY FUNDING SERVICES LLC  
RESURGENT CAPITAL SERVICES  
PO BOX 10587  
GREENVILLE SC 29603-0587

(P)W S BADCOCK CORPORATION  
POST OFFICE BOX 724  
MULBERRY FL 33860-0724

(P)CREDIT FRESH  
200 CONTINENTAL DRIVE SUITE 401  
NEWARK DE 19713-4337

CAPITAL ONE  
PO BOX 31293  
SALT LAKE CITY UT 84131-0293

CASHNETUSA  
175 W JACKSON BLVD  
SUITE 1000  
CHICAGO IL 60604-2863

CENTRAL FINANCE  
PO BOX 539  
WAYNESBORO MS 39367-0539

COMENITY BANK  
PO BOX 183044  
COLUMBUS OH 43218-3044

COMMUNITY BANK  
POB 59  
FOREST MS 39074-0059

CORRECT CARE INC WASHINGTON CO HOSPITAL  
CO FRANKLIN SERVICE INC  
PO BOX 3910  
TUPELO MS 38803-3910

CREDIT ONE BANK  
PO BOX 98872  
LAS VEGAS NV 89193-8872

FIRST HERITAGE CREDIT OF MISSISSIPPI  
LLC  
DBA FIRST HERITAGE CO  
HEIGHTS FINANCE HOLDING CO  
PO BOX 1947  
GREENVILLE SC 29602-1947

FRANKLIN COLLECTION SE  
2978 W JACKSON ST  
TUPELO MS 38801-6731

GULFCO OF MISSISSIPPI LLC  
PO BOX 320001  
FLOWOOD MS 39232-0001

(P)JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
SAINT CLOUD MN 56302-7999

LVNV FUNDING LLC  
RESURGENT CAPITAL SERVICES  
PO BOX 10587  
GREENVILLE SC 29603-0587

(P)LENDINGPOINT  
1201 ROBERTS BLVD  
SUITE 200  
KENNESAW GA 30144-3612

## USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

~~EXCLUDE~~

(P)MERCHANTS ADJUSTMENT SERVICE INC  
ATTN ATTN SHERI  
PO BOX 7511  
MOBILE AL 36670-0511

~~(D) (P)MERCHANTS ADJUSTMENT SERVICE INC  
ATTN ATTN SHERI  
PO BOX 7511  
MOBILE AL 36670-0511~~

NELNET  
PO BOX 82561  
LINCOLN NE 68501-2561

~~EXCLUDE~~

ROBERT ALAN BYRD  
BYRD AND WISER  
FOR COMMUNITY BANK  
PO BOX 1939  
BILOXI MS 39533-1939

SOUTHERN FINANCIAL SYS  
PO BOX 15203  
HATTIESBURG MS 39404-5203

~~(D) (P)STATE OF ALABAMA DEPARTMENT OF  
REVENUE  
P O BOX 320001  
MONTGOMERY AL 36132-0001~~

~~EXCLUDE~~

(P)TOWER LOAN  
P O BOX 320001  
FLOWOOD MS 39232-0001

US DEPARTMENT OF EDUCATION CO NELNET  
121 S 13TH ST  
LINCOLN NE 68508-1904

~~UNITED STATES TRUSTEE  
501 EAST COURT STREET  
SUITE 6-430  
JACKSON MS 39201-5022~~

~~EXCLUDE~~

~~(D)WCBADCOCK CORPORATION  
POST OFFICE BOX 724  
MULBERRY FL 33860-0724~~

(P)WAYNE GENERAL HOSPITAL  
950 MATTHEW DRIVE  
WAYNESBORO MS 39367-2590

DEBTOR  
ARNISSA LACHELL HOLLOWAY  
PO BOX 151  
STATE LINE MS 39362-0151

~~EXCLUDE~~

~~(P)DAVID RAWLINGS  
ATTN DAVID RAWLINGS CHAPTER 13 TRUSTEE  
PO BOX 566  
HATTIESBURG MS 39403-0566~~

JENNIFER A CURRY CALVILLO  
THE ROLLINS LAW FIRM  
702 W PINE ST  
HATTIESBURG MS 39401-3836

~~EXCLUDE~~

~~THOMAS CARL ROLLINS JR  
THE ROLLINS LAW FIRM PLLC  
PO BOX 13767  
JACKSON MS 39236-3767~~